

Richard J. Roth, Jr.
Consulting Casualty Actuary

Fellow, Casualty Actuarial Society
Fellow, Conference of Consulting Actuaries

Bickerstaff, Whatley, Ryan & Burkhalter, Inc.
8821 Baywood Drive
Huntington Beach, California 92646

Phone: 714-964-7814
Fax: 714-964-2896
E-mail: rothjr@ix.netcom.com
Web site: www.bickwhat.com

January 17, 2007

Mr. Michael T. McRaith, Director
Illinois Division of Insurance
320 West Washington Street
Springfield, IL 62767

Re: Rate filing for Medicus Insurance Company (medical malpractice)

Dear Director McRaith:

The Medicus Insurance Company has submitted an application to write medical malpractice insurance in Illinois. This letter is being submitted in support of the rating plan for Medicus, per 215 ILCS 5/155.18 and 50 IL Adm. Code 929, for required Actuarial Documentation. I am a Fellow of the Casualty Actuarial Society and worked for the California Insurance Department for 20 years.

In my opinion, the rates being submitted are not excessive, inadequate, nor unfairly discriminatory per 215 ILCS 5/155.18. I am attaching a spread sheet showing that the rates were derived from the current rates of the ISMIE Mutual Insurance Company. The Medicus rates are based on a 10% downward deviation of the current rates of ISMIE. The justification for the downward deviation is the anticipated benefit from the recent tort reform legislation and the favorable results of ISMIE as shown in its Annual Statement.

We also note a press release dated January 16, 2007, which announces that ISMIE will issue dividends for the first time and will accept new physicians for the first time in four years, partly because of the recent legal reforms (by Dana Heupel, state capitol reporter).

In the future, rate changes will be filed based on the experience of Medicus, to the extent that the experience is credible.

Sincerely,

Richard J. Roth Jr.

Richard J. Roth Jr.
Bickerstaff, Whatley, Ryan & Burkhalter

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates

January 2007

Territory I

Cook, Madison, St. Clair, and Will Counties

Territory II

Kane and McHenry Counties

Territory III

Bond, Clinton, Franklin, Hamilton, Jefferson, Washington, Williamson, & Rest of Illinois

Territory IV

DuPage, Kankakee, Macon, and Winnebago

Territory V

Lake and Vermillion Counties

Territory VI

Champaign, Bureau, Cole, Dekalb, Effingham, Lasalle, Ogle, Randolph, and Sangamon Counties

Territory VII

Jackson County

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory I		Territory II		Territory III		Territory IV	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
Allergy	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Anesthesiology	\$41,268	\$37,141	\$35,348	\$31,813	\$21,488	\$19,339	\$31,388	\$28,249
Anesthesiology-Pain Management	\$41,268	\$37,141	\$35,348	\$31,813	\$21,488	\$19,339	\$31,388	\$28,249
Cardiovascular Disease-No Surgery	\$34,088	\$30,679	\$29,228	\$26,305	\$17,888	\$16,099	\$25,988	\$23,389
Cardiovascular Disease-Minor Surgery	\$59,288	\$53,359	\$50,648	\$45,583	\$30,488	\$27,439	\$44,888	\$40,399
Dermatology-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Dermatology-Minor Surgery	\$48,106	\$43,295	\$41,045	\$36,941	\$24,572	\$22,115	\$36,337	\$32,703
Diabetes-No Surgery	\$32,288	\$29,059	\$27,700	\$24,930	\$16,988	\$15,289	\$24,640	\$22,176
Emergency Medicine-No Major Surgery	\$59,288	\$53,359	\$50,648	\$45,583	\$30,488	\$27,439	\$44,888	\$40,399
Endocrinology-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Family/General Practitioners-No Surgery	\$32,288	\$29,059	\$27,700	\$24,930	\$16,988	\$15,289	\$24,640	\$22,176
Family/General Practitioners-Minor Surgery	\$50,288	\$45,259	\$42,996	\$38,696	\$25,988	\$23,389	\$50,288	\$45,259
Family/General Practitioners-Minor Surgery--0-24 deliv	\$50,288	\$45,259	\$42,996	\$38,696	\$25,988	\$23,389	\$50,288	\$45,259
Forensic or Legal Medicine	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Gastroenterology-No Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
Gastroenterology-Minor Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
General Preventive Medicine-No Surgery	\$17,871	\$16,084	\$27,700	\$24,930	\$16,988	\$15,289	\$13,652	\$12,287
Geriatrics-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Gynecology-No Surgery	\$37,688	\$33,919	\$32,288	\$29,059	\$19,688	\$17,719	\$28,688	\$25,819
Gynecology-Minor Surgery	\$59,288	\$53,359	\$50,648	\$45,583	\$30,488	\$27,439	\$44,888	\$40,399
Hematology-No Surgery +A63	\$32,288	\$29,059	\$27,700	\$24,930	\$16,988	\$15,289	\$24,640	\$22,176
Infectious Diseases-No Surgery	\$34,088	\$30,679	\$29,228	\$26,305	\$17,888	\$16,099	\$25,988	\$23,389
Internal Medicine-No Surgery	\$37,688	\$33,919	\$32,288	\$29,059	\$19,688	\$17,719	\$28,688	\$25,819
Internal Medicine-Minor Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
Laryngology-No Surgery	\$17,871	\$16,084	\$15,338	\$13,804	\$9,433	\$8,490	\$13,652	\$12,287
Laryngology-Minor Surgery	\$47,812	\$43,031	\$40,794	\$36,715	\$24,423	\$21,981	\$36,116	\$32,504
Neoplastic Diseases-No Surgery	\$34,727	\$31,254	\$29,670	\$26,703	\$17,879	\$16,091	\$26,303	\$23,673
Nephrology-No Surgery	\$34,088	\$30,679	\$29,228	\$26,305	\$17,888	\$16,099	\$25,988	\$23,389
Nephrology-Minor Surgery	\$41,288	\$37,159	\$35,348	\$31,813	\$21,488	\$19,339	\$31,388	\$28,249
Neurology-No Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
Neurology-Minor Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$27,788	\$25,009	\$35,436	\$31,892

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory I		Territory II		Territory III		Territory IV	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
Nuclear Medicine	\$32,288	\$29,059	\$27,700	\$24,930	\$16,988	\$15,289	\$24,640	\$22,176
Occupational Medicine	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Oncology-No Surgery	\$32,288	\$29,059	\$27,700	\$24,930	\$16,988	\$15,289	\$24,640	\$22,176
Ophthalmology-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Otology-No Surgery	\$17,871	\$16,084	\$15,338	\$13,804	\$9,433	\$8,490	\$13,652	\$12,287
Otology-Minor Surgery	\$47,812	\$43,031	\$40,794	\$36,715	\$24,423	\$21,981	\$36,116	\$32,504
Otorhinolaryngology-No Surgery	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Otorhinolaryngology-Minor Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
Pathology-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Pediatrics-No Surgery	\$25,088	\$22,579	\$21,580	\$19,422	\$13,388	\$12,049	\$19,240	\$17,316
Pediatrics-Minor Surgery	\$46,688	\$42,019	\$39,936	\$35,942	\$24,188	\$21,769	\$35,436	\$31,892
Physiatry or Physical Medicine and Rehabilitation	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Physicians- Not otherwise classified-No Surgery	\$30,952	\$27,857	\$26,468	\$23,821	\$16,004	\$14,404	\$23,476	\$21,128
Physicians- Not otherwise classified-Minor Surgery	\$48,888	\$43,999	\$41,712	\$37,541	\$24,972	\$22,475	\$36,928	\$33,235
Psychiatry	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Public Health	\$16,088	\$14,479	\$13,928	\$12,535	\$8,888	\$7,999	\$12,488	\$11,239
Pulmonary Diseases-No Surgery	\$41,288	\$37,159	\$35,348	\$31,813	\$21,488	\$19,339	\$31,388	\$28,249
Radiology-Diagnostic-No Surgery	\$41,288	\$37,159	\$35,348	\$31,813	\$21,488	\$19,339	\$31,388	\$28,249
Radiology-Diagnostic-Minor Surgery	\$65,354	\$58,819	\$50,648	\$45,583	\$24,188	\$21,769	\$44,888	\$40,399
Radiology-Therapeutic	\$47,910	\$43,119	\$40,878	\$36,790	\$24,473	\$22,026	\$36,189	\$32,570
Rheumatology-No Surgery	\$21,488	\$19,339	\$18,520	\$16,668	\$11,588	\$10,429	\$16,540	\$14,886
Rhinology-No Surgery	\$17,871	\$16,084	\$15,338	\$13,804	\$9,433	\$8,490	\$13,652	\$12,287
Rhinology-Minor Surgery	\$47,812	\$43,031	\$40,794	\$36,715	\$24,423	\$21,981	\$36,116	\$32,504
Surgery-Cardiac	\$131,284	\$118,156	\$111,844	\$100,660	\$66,488	\$59,839	\$98,888	\$88,999
Surgery-Cardiovascular Disease	\$131,284	\$118,156	\$111,844	\$100,660	\$66,488	\$59,839	\$98,999	\$89,099
Surgery-Colon and Rectal	\$59,288	\$53,359	\$50,648	\$45,583	\$30,488	\$27,439	\$44,888	\$40,399
Surgery-Emergency Medicine	\$66,488	\$59,839	\$56,768	\$51,091	\$34,088	\$30,679	\$50,288	\$45,259
Surgery-Family/General Practice	\$65,354	\$58,819	\$56,768	\$51,091	\$34,088	\$30,679	\$50,288	\$45,259
Surgery-General-Not Otherwise Classified	\$98,888	\$88,999	\$84,308	\$75,877	\$50,288	\$45,259	\$74,588	\$67,129
Surgery-Gynecology	\$66,488	\$59,839	\$56,768	\$51,091	\$34,088	\$30,679	\$50,288	\$45,259
Surgery-Hand	\$66,488	\$59,839	\$56,768	\$51,091	\$34,088	\$30,679	\$50,288	\$45,259
Surgery-Head and Neck	\$66,488	\$59,839	\$56,768	\$51,091	\$34,088	\$30,679	\$50,288	\$45,259

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory I		Territory II		Territory III		Territory IV	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
Surgery-Neonatology or Pediatrics	\$102,488	\$92,239	\$87,368	\$78,631	\$52,088	\$46,879	\$77,288	\$69,559
Surgery-Neurology	\$228,484	\$205,636	\$194,464	\$175,018	\$115,084	\$103,576	\$171,784	\$154,606
Surgery-Obstetrics	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
Surgery-Obstetrics-Gynecology	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
Surgery ObstetricsGynecology-0 to 49 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-50 to 69 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-70 to 89 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-90 to 109 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-110 to 129 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-130 to 149 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-150 to 169 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-170 to 189 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-190 to 209 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-210 to 229 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-230 to 249 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-250 to 269 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-270 to 289 deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
-290 or more deliveries	\$138,484	\$124,636	\$117,964	\$106,168	\$70,088	\$63,079	\$104,284	\$93,856
Surgery-Ophthalmology	\$32,288	\$29,059	\$27,700	\$24,930	\$11,588	\$10,429	\$16,540	\$14,886
Surgery-Orthopedic	\$149,284	\$134,356	\$127,144	\$114,430	\$75,488	\$67,939	\$112,384	\$101,146
Surgery-Orthopedic-without procedures on the back	\$113,284	\$101,956	\$96,548	\$86,893	\$57,488	\$51,739	\$85,388	\$76,849
Surgery-Otorhinolaryngology	\$59,288	\$53,359	\$50,648	\$45,583	\$30,488	\$27,439	\$44,888	\$40,399
Surgery-Plastic-Not Otherwise Classified	\$102,488	\$92,239	\$87,368	\$78,631	\$52,088	\$46,879	\$77,288	\$69,559
Surgery-Plastic-Otorhinolaryngology	\$102,488	\$92,239	\$87,368	\$78,631	\$52,088	\$46,879	\$77,288	\$69,559
Surgery-Thoracic	\$131,284	\$118,156	\$111,844	\$100,660	\$66,488	\$59,839	\$98,888	\$88,999
Surgery-Urological	\$53,888	\$48,499	\$46,056	\$41,450	\$27,788	\$25,009	\$35,436	\$31,892
Surgery-Vascular	\$131,284	\$118,156	\$111,844	\$100,660	\$66,488	\$59,839	\$98,888	\$88,999

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory V		Territory VI		Territory VII	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
	Rate	Rate	Rate	Rate	Rate	Rate
Allergy	\$14,648	\$13,183	\$11,768	\$10,591	\$16,088	\$14,479
Anesthesiology	\$37,328	\$33,595	\$29,408	\$26,467	\$41,268	\$37,141
Anesthesiology-Pain Management	\$37,328	\$33,595	\$29,408	\$26,467	\$41,268	\$37,141
Cardiovascular Disease-No Surgery	\$30,848	\$27,763	\$24,368	\$21,931	\$34,088	\$30,679
Cardiovascular Disease-Minor Surgery	\$53,528	\$48,175	\$42,008	\$37,807	\$59,288	\$53,359
Dermatology-No Surgery	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Dermatology-Minor Surgery	\$43,398	\$39,058	\$33,983	\$30,585	\$48,106	\$43,295
Diabetes-No Surgery	\$29,228	\$26,305	\$23,108	\$20,797	\$32,288	\$29,059
Emergency Medicine-No Major Surgery	\$53,528	\$48,175	\$42,008	\$37,807	\$59,288	\$53,359
Endocrinology-No Surgery	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Family/General Practitioners-No Surgery	\$29,228	\$26,305	\$23,108	\$20,797	\$32,288	\$29,059
Family/General Practitioners-Minor Surgery	\$45,428	\$40,885	\$35,708	\$32,137	\$50,288	\$45,259
Family/General Practitioners-Minor Surgery--0-24 deliv	\$45,428	\$40,885	\$35,708	\$32,137	\$50,288	\$45,259
Forensic or Legal Medicine	\$14,648	\$13,183	\$11,768	\$10,591	\$16,088	\$14,479
Gastroenterology-No Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
Gastroenterology-Minor Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
General Preventive Medicine-No Surgery	\$29,228	\$26,305	\$23,108	\$20,797	\$17,871	\$16,084
Geriatrics-No Surgery	\$19,508	\$17,557	\$23,108	\$20,797	\$21,488	\$19,339
Gynecology-No Surgery	\$34,088	\$30,679	\$26,888	\$24,199	\$37,688	\$33,919
Gynecology-Minor Surgery	\$53,528	\$48,175	\$47,048	\$42,343	\$59,288	\$53,359
Hematology-No Surgery +A63	\$29,228	\$26,305	\$23,108	\$20,797	\$32,288	\$29,059
Infectious Diseases-No Surgery	\$30,848	\$27,763	\$24,368	\$21,931	\$34,088	\$30,679
Internal Medicine-No Surgery	\$34,088	\$30,679	\$26,888	\$24,199	\$37,688	\$33,919
Internal Medicine-Minor Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
Laryngology-No Surgery	\$16,185	\$14,567	\$12,809	\$11,528	\$17,871	\$16,084
Laryngology-Minor Surgery	\$43,134	\$38,821	\$33,776	\$30,398	\$47,812	\$43,031
Neoplastic Diseases-No Surgery	\$31,356	\$28,220	\$24,618	\$22,156	\$34,727	\$31,254
Nephrology-No Surgery	\$30,848	\$27,763	\$24,368	\$21,931	\$34,088	\$30,679
Nephrology-Minor Surgery	\$37,328	\$33,595	\$29,408	\$26,467	\$41,288	\$37,159
Neurology-No Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
Neurology-Minor Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory V		Territory VI		Territory VII	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
Classification	Rate	Rate	Rate	Rate	Rate	Rate
Nuclear Medicine	\$29,228	\$26,305	\$23,108	\$20,797	\$32,288	\$29,059
Occupational Medicine	\$14,648	\$13,183	\$11,768	\$10,591	\$16,088	\$14,479
Oncology-No Surgery	\$29,228	\$26,305	\$23,108	\$20,797	\$32,288	\$29,059
Ophthalmology-No Surgery	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Otology-No Surgery	\$16,185	\$14,567	\$12,809	\$11,528	\$17,871	\$16,084
Otology-Minor Surgery	\$43,134	\$38,821	\$33,776	\$30,398	\$47,812	\$43,031
Otorhinolaryngology-No Surgery	\$14,648	\$13,183	\$11,768	\$10,591	\$16,088	\$14,479
Otorhinolaryngology-Minor Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
Pathology-No Surgery	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Pediatrics-No Surgery	\$22,748	\$20,473	\$18,068	\$16,261	\$25,088	\$22,579
Pediatrics-Minor Surgery	\$42,188	\$37,969	\$33,188	\$29,869	\$46,688	\$42,019
Physiatry or Physical Medicine and Rehabilitation	\$14,648	\$13,183	\$11,768	\$10,591	\$16,088	\$14,479
Physicians- Not otherwise classified-No Surgery	\$27,960	\$25,164	\$21,980	\$19,782	\$30,952	\$27,857
Physicians- Not otherwise classified-Minor Surgery	\$44,104	\$39,694	\$34,536	\$31,082	\$48,888	\$43,999
Psychiatry	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Public Health	\$16,648	\$14,983	\$11,768	\$10,591	\$16,088	\$14,479
Pulmonary Diseases-No Surgery	\$37,328	\$33,595	\$29,408	\$26,467	\$41,288	\$37,159
Radiology-Diagnostic-No Surgery	\$37,328	\$33,595	\$29,408	\$26,467	\$41,288	\$37,159
Radiology-Diagnostic-Minor Surgery	\$65,354	\$58,819	\$42,008	\$37,807	\$65,354	\$58,819
Radiology-Therapeutic	\$43,222	\$38,900	\$33,845	\$30,461	\$47,910	\$43,119
Rheumatology-No Surgery	\$19,508	\$17,557	\$15,548	\$13,993	\$21,488	\$19,339
Rhinology-No Surgery	\$16,185	\$14,567	\$12,809	\$11,528	\$17,871	\$16,084
Rhinology-Minor Surgery	\$43,134	\$38,821	\$33,776	\$30,398	\$47,812	\$43,031
Surgery-Cardiac	\$118,324	\$106,492	\$92,408	\$83,167	\$131,284	\$118,156
Surgery-Cardiovascular Disease	\$118,324	\$106,492	\$92,408	\$83,167	\$143,261	\$128,935
Surgery-Colon and Rectal	\$53,528	\$48,175	\$42,008	\$37,807	\$59,288	\$53,359
Surgery-Emergency Medicine	\$60,008	\$54,007	\$47,048	\$42,343	\$66,488	\$59,839
Surgery-Family/General Practice	\$60,008	\$54,007	\$47,048	\$42,343	\$65,354	\$58,819
Surgery-General-Not Otherwise Classified	\$89,168	\$80,251	\$69,728	\$62,755	\$98,888	\$88,999
Surgery-Gynecology	\$60,008	\$54,007	\$47,048	\$42,343	\$66,488	\$59,839
Surgery-Hand	\$60,008	\$54,007	\$47,048	\$42,343	\$66,488	\$59,839
Surgery-Head and Neck	\$60,008	\$54,007	\$47,048	\$42,343	\$66,488	\$59,839

Comparison of ISMIE vs Medicus Insurance Company

Illinois Medical Malpractice Insurance Rates -

January 2007

\$1,000,000/3,000,000 Mature Rates

Note: Medicus rates are 90% of ISMIE rates.

Classification	Territory V		Territory VI		Territory VII	
	ISMIE	MEDICUS	ISMIE	MEDICUS	ISMIE	MEDICUS
Classification	Rate	Rate	Rate	Rate	Rate	Rate
Surgery-Neonatology or Pediatrics	\$92,408	\$83,167	\$72,248	\$65,023	\$102,488	\$92,239
Surgery-Neurology	\$205,804	\$185,224	\$160,444	\$144,400	\$244,473	\$220,026
Surgery-Obstetrics	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
Surgery-Obstetrics-Gynecology	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
Surgery ObstetricsGynecology-0 to 49 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-50 to 69 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-70 to 89 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-90 to 109 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-110 to 129 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-130 to 149 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-150 to 169 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-170 to 189 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-190 to 209 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-210 to 229 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-230 to 249 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-250 to 269 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-270 to 289 deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
-290 or more deliveries	\$124,804	\$112,324	\$97,448	\$87,703	\$138,484	\$124,636
Surgery-Ophthalmology	\$29,228	\$26,305	\$15,548	\$13,993	\$32,288	\$29,059
Surgery-Orthopedic	\$134,524	\$121,072	\$105,004	\$94,504	\$149,284	\$134,356
Surgery-Orthopedic-without procedures on the back	\$102,128	\$91,915	\$79,808	\$71,827	\$113,284	\$101,956
Surgery-Otorhinolaryngology	\$53,528	\$48,175	\$42,008	\$37,807	\$59,288	\$53,359
Surgery-Plastic-Not Otherwise Classified	\$92,408	\$83,167	\$72,248	\$65,023	\$102,488	\$92,239
Surgery-Plastic-Otorhinolaryngology	\$92,408	\$83,167	\$72,248	\$65,023	\$102,488	\$92,239
Surgery-Thoracic	\$118,324	\$106,492	\$92,408	\$83,167	\$131,284	\$118,156
Surgery-Urological	\$48,668	\$43,801	\$38,228	\$34,405	\$53,888	\$48,499
Surgery-Vascular	\$118,324	\$106,492	\$92,408	\$83,167	\$131,284	\$118,156